



HOME LOAN FINANCIAL CORPORATION

**413 Main Street
Coshocton, Ohio 43812-1547
(740) 622-0444**

NOTICE OF ANNUAL MEETING OF SHAREHOLDERS

The 2026 Annual Meeting of Shareholders of Home Loan Financial Corporation (the "Company") will be held at the offices of the Company at 413 Main Street, Coshocton, Ohio 43812, on October 13, 2026, at 2:00 p.m., local time (the "Annual Meeting"), for the following purposes:

1. To elect two directors of the Company for terms expiring in 2028;
2. To ratify the selection of Dixon Davis Bagent & Company as auditor for the current fiscal year; and
3. To transact such other business as may properly come before the Annual Meeting or any adjournments thereof.

Only shareholders of the Company of record at the close of business on August 21, 2026, will be entitled to vote at the Annual Meeting and at any adjournments thereof. Whether or not you expect to attend the Annual Meeting, we urge you to consider the accompanying Proxy Statement carefully and to SIGN, DATE AND PROMPTLY RETURN THE ENCLOSED PROXY OR SUBMIT YOUR PROXY BY TELEPHONE SO THAT YOUR SHARES MAY BE VOTED IN ACCORDANCE WITH YOUR WISHES AND THE PRESENCE OF A QUORUM MAY BE ASSURED. Giving a proxy does not affect your right to vote in person in the event you attend the Annual Meeting.

By Order of the Board of Directors

A handwritten signature in cursive script that reads "Robert C. Hamilton".

Robert C. Hamilton
Chairman

Coshocton, Ohio
August 28, 2026

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PROXY STATEMENT

PROXIES

The Board of Directors of Home Loan Financial Corporation (the "Company") is soliciting proxies in the form accompanying this Proxy Statement for use at the 2026 Annual Meeting of Shareholders of the Company to be held at the offices of the Company at 413 Main Street, Coshocton, Ohio 43812 on October 13, 2026, at 2:00 p.m., local time, and at any adjournments thereof (the "Annual Meeting"). Only shareholders of record as of the close of business on August 21, 2026 (the "Voting Record Date"), are entitled to vote at the Annual Meeting. Each such shareholder will be entitled to cast one vote for each share owned. As of the Voting Record Date, there were 1,453,668 votes entitled to be cast at the Annual Meeting.

Without affecting any vote previously taken, a proxy may be revoked by executing a later dated proxy which is received by the Company before the proxy is exercised or by giving notice of revocation to the Company in writing or in open meeting before the proxy is exercised. Attendance at the Annual Meeting will not, by itself, revoke a proxy.

Each properly executed Proxy that is received prior to the Annual Meeting and is not revoked will be voted as specified or, in the absence of specific instructions to the contrary, will be voted:

FOR the reelection of Robert C. Hamilton and Monte T. Londot as directors of the Company for terms expiring in 2028; and

FOR the ratification of Dixon Davis Bagent & Company ("Dixon Davis") as the auditor for the current fiscal year.

Proxies may be solicited by the directors, officers and other employees of the Company or The Home Loan Savings Bank (the "Bank"), in person or by telephone, telegraph or mail only for use at the Annual Meeting. The Proxy will not be used for any other meeting. The cost of soliciting Proxies will be borne by the Company.

This Proxy Statement and form of proxy are first being mailed to shareholders of the Company on or about September 11, 2026.

REQUIRED VOTE

Each shareholder is entitled to cast one vote for each share owned on the Voting Record Date. The following proposals must receive the corresponding vote to be adopted:

<u>Proposal</u>	<u>Required Vote</u>
1) Election of directors	The two nominees receiving the greatest number of votes will be elected to the Board of Directors of the Company.
2) Ratification of the selection of Dixon Davis as auditor for the current fiscal year	The affirmative vote of a majority of the shares represented in person or by proxy at the Annual Meeting.

If you hold shares in óstreet name,ô you should review the information provided to you by your nominee (such as your broker or bank). This information will describe the procedures you must follow to instruct the nominee how to vote the street name shares and how to revoke previously given instructions.

If you hold shares in street name and you do not return a proxy card, your nominee may have the authority, under applicable rules of the self-regulatory organizations of which they are members, to vote your shares. Consequently, if you do not provide a proxy to vote your shares, your nominee may elect to vote or not vote your shares for you. Proxies signed and submitted by nominees which have not been voted are referred to as óbroker non-votes.ô Broker non-votes and proxies as to which the authority to vote is withheld are counted toward the establishment of a quorum, but are not counted toward the election of directors or the ratification of the selection of auditors.

If you sign and date a proxy but do not specify how you wish for it to be voted, it will be voted FOR the election of the two nominees for director and FOR the ratification of the selection of Dixon Davis as the Company's auditor for the current fiscal year.

ELECTION OF DIRECTORS

The Board of Directors of the Company proposes the reelection at the Annual Meeting of the following persons for terms that will expire in 2028:

<u>Name</u>	<u>Age</u>	<u>Company Position(s) held</u>	<u>Director of the Company since</u>	<u>Director of the Bank since</u>
Robert C. Hamilton	83	Director, CEO and Chairman	1997	1982
Monte T. Londot	43	Director	2022	2022

Robert C. Hamilton. Mr. Robert Hamilton served as President and a director of the Company from 1997 until October 2014 and currently serves as Chief Executive Officer and Chairman of the Company. Mr. Robert Hamilton was employed by the Bank in 1981 as the Secretary, Treasurer and managing officer; he served as the Chief Executive Officer/President of the Bank from 1983 until October 2005 and served as Chief Executive Officer from October 2005 until October 2017. Mr. Robert Hamilton is presently the Chairman of the Bank and has worked in banking for over 50 years. Mr. Robert Hamilton is the father of Kyle R. Hamilton.

Monte T. Londot. Mr. Londot is the founder of Tolo Enterprises since 2014. Tolo Enterprises is a locally based family of companies in Licking County, Ohio and the surrounding counties. It is focused on the continued growth of the businesses it represents, as well as seeking out new opportunities for supporting additional businesses poised for growth and in need of financial backing. Previously, Mr. Londot was a Co-Founder of Monte Christopher Holding, which split off into Tolo Enterprises in 2024. Mr. Londot was President of Crispin Iron & Metal from 2014 to 2021 and the Vice President of Sales and Marketing for SOARR from 2011 to 2015. Crispin Iron & Metal is a scrap metal recycling company that also holds and brokers various metal raw materials. SOARR is a provider of truck and trailer dealership inventory management and appraisal systems. Mr. Londot is a former professional offensive lineman for the New York Giants from 2005 to 2008.

The two nominees receiving the greatest number of votes will be elected as directors. Each shareholder will be entitled to cast one vote for each share owned. Shares held by a nominee for a beneficial owner that are represented in person or by proxy but not voted and shares as to which the authority to vote is withheld are not counted toward the election of directors or toward the election of the individual nominees specified on the proxy. If the proxy is signed and dated by the shareholder but no vote is specified, however, the shares held by such shareholder will be voted FOR the reelection of the nominees specified on the proxy.

If any of the nominees is unable to stand for election, any Proxies granting authority to vote for such nominee will be voted for a substitute that the Board of Directors of the Company recommends.

Nominees for election as directors may be proposed only by the directors or by a shareholder who is entitled to vote for directors. A shareholder nomination must be submitted in writing to the Nominating Committee of the Board of Directors of the Company: (1) for an annual meeting of shareholders, not later than the sixtieth day before the first anniversary of the most recent annual meeting; and (2) for a special meeting of shareholders, not later than the close of business on the seventh day following the day on which notice of the special meeting was mailed to the shareholders. Each written nomination must state the name, age, business or residence address of the nominee, the principal occupation or employment of the nominee, the number of common shares of the Company owned either beneficially or of record by the nominee and the length of time the shares have been owned. No nominations were submitted by shareholders for this Annual Meeting.

INCUMBENT DIRECTORS

The following directors will continue to serve through the Annual Meeting until the expiration of their terms in 2027:

<u>Name</u>	<u>Age</u>	<u>Company Position(s) held</u>	<u>Director of the Company since</u>	<u>Director of the Bank since</u>
Kyle R. Hamilton	55	Director and President	2003	2002
Todd L. Johnson	50	Director	2022	2022
William A. Unger	63	Director	2016	2016
Anthony W. West	62	Director	2023	2023

Kyle R. Hamilton. Mr. Kyle Hamilton has been employed by the Bank since 1993. Mr. Kyle Hamilton served as Vice President of the Company from October 2002 to October 2014. Currently, he is the President and a director of the Company. Mr. Kyle Hamilton has served as a director of the Bank since October 2002, currently he serves as Chief Executive Officer/ President and a director of the Bank. Mr. Kyle Hamilton served as the President of Home Loan Financial Services, Inc., a wholly-owned subsidiary of the Company that sells life insurance and other investment products. Currently, Mr. Kyle Hamilton serves as director of Home Loan Financial Services, Inc. Previously, Mr. Kyle Hamilton served as Vice President and Director of Loan Administration of the Bank from October 1998 until October 2005 and served as President of the Bank from October 2005 until October 2017. Mr. Kyle Hamilton is the son of Robert C. Hamilton.

Todd L. Johnson. Mr. Johnson is the Chief Executive Officer of Wiley Innovations LLC, a subsidiary of Wiley Companies, a position he has held since 2020. Prior to that time, he had served as Vice President of Manufacturing with Wiley Companies from 2010 to 2020 as well as various positions with Wiley Companies since 1998. Mr. Johnson also serves on the board of directors for Wiley Companies. Wiley Companies is a family of chemists, engineers,

technicians, and creatives who work together to custom manufacture chemicals and food ingredients.

William A. Unger. Mr. Unger has been the Owner of PSI Industrial Solutions, Inc. since 1989, Preferred Safety Products LLC since 1999. PSI Industrial Solutions, Inc. is an industrial cleaning contractor. Preferred Safety Products LLC is a safety supply products stocking distributorship.

Anthony W. West. Mr. West has been the President of Jacobs Vanaman Agency, Inc. since 1993, Jacobs Vanaman Agency, Inc. is an insurance agency. Prior to that time he served as a Banking Officer for Bank One in Coshocton from 1987 to 1993.

RATIFICATION OF AUDITORS

The Company has selected Dixon Davis as the auditor for the current fiscal year. Although the Company is not required by its governing documents or applicable law to seek shareholder ratification of its selection of auditor, management believes that it is in the Company's best interest to do so. If the selection of Dixon Davis is not ratified, management will reconsider its selection. Management expects that a representative of Dixon Davis will be present at the Annual Meeting, will have the opportunity to make a statement if he or she so desires, and will be available to respond to appropriate questions.

Management knows of no other business which may be brought before the Annual Meeting. It is the intention of the persons named in the enclosed Proxy to vote such Proxy in accordance with their best judgment on any other matters which may be brought before the Annual Meeting.

YOUR VOTE IS IMPORTANT. WHETHER OR NOT YOU EXPECT TO ATTEND THE MEETING IN PERSON, YOU ARE URGED TO FILL IN, SIGN AND RETURN THE PROXY IN THE ENCLOSED SELF-ADDRESSED ENVELOPE OR SUBMIT YOUR PROXY BY TELEPHONE.

By Order of the Board of Directors



Robert C. Hamilton
Chairman

Coshocton, Ohio
August 28, 2026

